

**Application No.**  
**09/995,852**

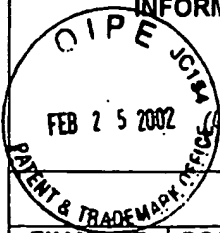
## INFORMATION DISCLOSURE CITATION IN AN APPLICATION

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MICHAEL B. LIEBESKIND ET AL.

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**3712**



(Use several sheets if necessary)

## U.S. PATENT DOCUMENTS

[illegible]

## FOREIGN PATENT DOCUMENTS

[illegible]

**OTHER DOCUMENTS** *(Including Author, Title, Date, Pertinent Pages, Etc.)*

Michael B. Liebeskind, "EXECUTIVE LONG TERM DISABILITY INSURANCE UPDATE", JOURNAL OF COMPENSATION and BENEFITS, July/August 1997, Vol. 13/ No. 1, pgs. 25-30

John Raffaeli and Campbell Gerrish, "EXECUTIVE LONG-TERM DISABILITY", *Managing Employee Health Benefits*, Spring 1998, Volume 6, Issue 3, pgs. 76-85

**EXAMINER**

DATE CONSIDERED

21/106

EXAMINER: Initial if citation considered, whether or not citation is in conformance with MPEP §609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to the applicant.

